

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA

In re *Charles H. Johnson, Jr.*
and
Susan Anne Johnson

Case No. 1:14-bk-01783
Chapter 13

Attorney for Debtor: *GARY J. IMBIUM*

/ Debtor

STATEMENT PURSUANT TO RULE 2016(B)

The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

1. The undersigned is the attorney for the debtor(s) in this case.
2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
 - a) For legal services rendered or to be rendered in contemplation of and in connection with this case \$ See Addendum
 - b) Prior to the filing of this statement, debtor(s) have paid \$ 1,071.00
 - c) The unpaid balance due and payable is \$ See Addendum
3. \$ 310.00 of the filing fee in this case has been paid.
4. The Services rendered or to be rendered include the following:
 - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
 - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
 - c) Representation of the debtor(s) at the meeting of creditors.
5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and
None other
6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and
None other
7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:
None
8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:
None

ADDENDUM TO NUMBER 2 and 4, ABOVE:

The minimum fee is \$4,000.00. Debtor's counsel will keep a record of all time invested in this case by counsel and paralegals. If the total time invested, billed at applicable hourly rates, plus fees and costs, exceeds the minimum fee, then Debtor will be responsible for the amount exceeding the minimum fee. The hourly rate for Debtor's counsel is \$295.00 per hour. The hourly rate for associate counsel is \$235.00 per hour. The hourly rate for paralegal time is \$135.00 per hour. These hourly rates are subject to revision at the end of each calendar year.

Dated: 06/10/2014

Respectfully submitted,

Attorney for Petitioner: *GARY J. IMBLUM*
IMBLUM LAW OFFICES, P.C.
4615 Derry Street
Harrisburg PA 17111

717-238-5250

In re JOHNSON CHARLES & SUSAN
 Debtor(s)
 Case number: 1:14-bk-01783
 (If known)

According to the calculations required by this statement:

The applicable commitment period is 3 years.
 The applicable commitment period is 5 years.
 Disposable income is determined under § 1325(b)(3).
 Disposable income is not determined under § 1325(b)(3).
 (Check the boxes as directed in Lines 17 and 23 of this statement.)

CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual Chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

Part I. REPORT OF INCOME

1	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. <input type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10. b. <input checked="" type="checkbox"/> Married. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for lines 2-10.												
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six month total by six, and enter the result on the appropriate line.												
2	Gross wages, salary, tips, bonuses, overtime, commissions.		\$1,427.03	\$6,215.66									
3	Income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part IV.												
	<table border="1"> <tr> <td>a.</td><td>Gross receipts</td><td>\$170.00</td></tr> <tr> <td>b.</td><td>Ordinary and necessary business expenses</td><td>\$96.09</td></tr> <tr> <td>c.</td><td>Business income</td><td>Subtract Line b from Line a</td></tr> </table>		a.	Gross receipts	\$170.00	b.	Ordinary and necessary business expenses	\$96.09	c.	Business income	Subtract Line b from Line a	\$0.00	\$73.91
a.	Gross receipts	\$170.00											
b.	Ordinary and necessary business expenses	\$96.09											
c.	Business income	Subtract Line b from Line a											
4	Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part IV.												
	<table border="1"> <tr> <td>a.</td><td>Gross receipts</td><td>\$0.00</td></tr> <tr> <td>b.</td><td>Ordinary and necessary operating expenses</td><td>\$0.00</td></tr> <tr> <td>c.</td><td>Rent and other real property income</td><td>Subtract Line b from Line a</td></tr> </table>		a.	Gross receipts	\$0.00	b.	Ordinary and necessary operating expenses	\$0.00	c.	Rent and other real property income	Subtract Line b from Line a	\$0.00	\$0.00
a.	Gross receipts	\$0.00											
b.	Ordinary and necessary operating expenses	\$0.00											
c.	Rent and other real property income	Subtract Line b from Line a											
5	Interest, dividends, and royalties.		\$0.00	\$0.00									
6	Pension and retirement income.		\$0.00	\$0.00									
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in Column B.												
			\$0.00	\$0.00									
8	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:												
	<table border="1"> <tr> <td>Unemployment compensation claimed to be a benefit under the Social Security Act</td><td>Debtor \$0.00</td><td>Spouse \$0.00</td></tr> </table>		Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$0.00	Spouse \$0.00	\$0.00	\$0.00						
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$0.00	Spouse \$0.00											

9	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a against humanity, or as a victim of international or domestic terrorism.		
	a.	0	
	b.	0	
		\$0.00	\$0.00
10	Subtotal. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).	\$1,427.03	\$6,289.57
11	Total. If column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.		\$7,716.60

Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIOD

12	Enter the amount from Line 11.	\$7,716.60
13	Marital adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter on Line 13 the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents and specify, in the lines below, the basis for excluding this income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.	
	a.	\$0.00
	b.	\$0.00
	c.	\$0.00
		\$0.00
14	Subtract Line 13 from Line 12 and enter the result.	\$7,716.60
15	Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the number 12 and enter the result.	\$92,599.20
16	Applicable median family income. Enter the median family income for applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: <u>PENNSYLVANIA</u> b. Enter debtor's household size: <u>5</u>	\$91,262.00
17	Application of § 1325(b)(4). Check the applicable box and proceed as directed. <input type="checkbox"/> The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable commitment period is 3 years" at the top of page 1 of this statement and continue with this statement. <input checked="" type="checkbox"/> The amount on Line 15 is not less than the amount on Line 16. Check the box for "The applicable commitment period is 5 years" at the top of page 1 of this statement and continue with this statement.	

Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE INCOME

18	Enter the amount from Line 11.	\$7,716.60
19	Marital adjustment. If you are married, but are not filing jointly with your spouse, enter on Line 19 the total of any income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.	
	a.	\$0.00
	b.	\$0.00
	c.	\$0.00
		\$0.00
20	Current monthly income for § 1325(b)(3). Subtract Line 19 from Line 18 and enter the result.	\$7,716.60

21	Annualized current monthly income for § 1325(b)(3). Multiply the amount from Line 20 by the number 12 and enter the result.	\$92,599.20
22	Applicable median family income. Enter the amount from Line 16.	\$91,262.00
23	<p>Application of § 1325(b)(3). Check the applicable box and proceed as directed.</p> <p><input checked="" type="checkbox"/> The amount on Line 21 is more than the amount on Line 22. Check the box for "Disposable income is determined under § 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement.</p> <p><input type="checkbox"/> The amount on Line 21 is not more than the amount on Line 22. Check the box for "Disposable income is not determined under § 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement.</p> <p>Do not complete Parts IV, V, or VI.</p>	

Part IV. CALCULATION OF DEDUCTIONS ALLOWED FROM INCOME

Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)

24A	<p>National Standards: food, apparel and services, housekeeping supplies, personal care, and miscellaneous. Enter in Line 24A the "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable number of persons. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.</p>	\$1,746.00																						
24B	<p>National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 24B.</p> <table border="1" data-bbox="192 967 1302 1121"> <thead> <tr> <th colspan="2">Household members under 65 years of age</th> <th colspan="2">Household members 65 years of age or older</th> </tr> </thead> <tbody> <tr> <td>a1.</td> <td>Allowance per member</td> <td>\$60.00</td> <td>a2.</td> <td>Allowance per member</td> <td>\$144.00</td> </tr> <tr> <td>b1.</td> <td>Number of members</td> <td>5</td> <td>b2.</td> <td>Number of members</td> <td>0</td> </tr> <tr> <td>c1.</td> <td>Subtotal</td> <td>\$300.00</td> <td>c2.</td> <td>Subtotal</td> <td>\$0.00</td> </tr> </tbody> </table>	Household members under 65 years of age		Household members 65 years of age or older		a1.	Allowance per member	\$60.00	a2.	Allowance per member	\$144.00	b1.	Number of members	5	b2.	Number of members	0	c1.	Subtotal	\$300.00	c2.	Subtotal	\$0.00	\$300.00
Household members under 65 years of age		Household members 65 years of age or older																						
a1.	Allowance per member	\$60.00	a2.	Allowance per member	\$144.00																			
b1.	Number of members	5	b2.	Number of members	0																			
c1.	Subtotal	\$300.00	c2.	Subtotal	\$0.00																			
25A	<p>Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court). The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.</p>	\$632.00																						
25B	<p>Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. Do not enter an amount less than zero.</p> <table border="1" data-bbox="192 1495 1323 1622"> <tbody> <tr> <td>a.</td> <td>IRS Housing and Utilities Standards; mortgage/rent Expense</td> <td>\$1,295.00</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47</td> <td>\$1,661.00</td> </tr> <tr> <td>c.</td> <td>Net mortgage/rental expense</td> <td>Subtract Line b from Line a.</td> </tr> </tbody> </table>	a.	IRS Housing and Utilities Standards; mortgage/rent Expense	\$1,295.00	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47	\$1,661.00	c.	Net mortgage/rental expense	Subtract Line b from Line a.	\$0.00													
a.	IRS Housing and Utilities Standards; mortgage/rent Expense	\$1,295.00																						
b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47	\$1,661.00																						
c.	Net mortgage/rental expense	Subtract Line b from Line a.																						
26	<p>Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:</p>	\$0.00																						

27A	<p>Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 7. <input type="checkbox"/> 0 <input type="checkbox"/> 1 <input checked="" type="checkbox"/> 2 or more.</p> <p>If you checked 0, enter on Line 27A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 27A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p>	\$1,156.00									
27B	<p>Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 27B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p>	\$0.00									
28	<p>Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) <input checked="" type="checkbox"/> 1 <input type="checkbox"/> 2 or more.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a Line 28. Do not enter an amount less than zero.</p> <table border="1" data-bbox="208 762 1312 916"> <tr> <td data-bbox="208 762 262 798">a.</td><td data-bbox="262 762 829 798">IRS Transportation Standards, Ownership Costs</td><td data-bbox="829 762 1312 798">\$517.00</td></tr> <tr> <td data-bbox="208 798 262 868">b.</td><td data-bbox="262 798 829 868">Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47</td><td data-bbox="829 798 1312 868">\$156.45</td></tr> <tr> <td data-bbox="208 868 262 916">c.</td><td data-bbox="262 868 829 916">Net ownership/lease expense for Vehicle 1</td><td data-bbox="829 868 1312 916">Subtract Line b from Line a.</td></tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$517.00	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47	\$156.45	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	\$360.55
a.	IRS Transportation Standards, Ownership Costs	\$517.00									
b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47	\$156.45									
c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.									
29	<p>Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 28.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Line b from Line a Line 29. Do not enter an amount less than zero.</p> <table border="1" data-bbox="208 1100 1312 1254"> <tr> <td data-bbox="208 1100 262 1136">a.</td><td data-bbox="262 1100 829 1136">IRS Transportation Standards, Ownership Costs</td><td data-bbox="829 1100 1312 1136">\$0.00</td></tr> <tr> <td data-bbox="208 1136 262 1205">b.</td><td data-bbox="262 1136 829 1205">Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47</td><td data-bbox="829 1136 1312 1205">\$0.00</td></tr> <tr> <td data-bbox="208 1205 262 1254">c.</td><td data-bbox="262 1205 829 1254">Net ownership/lease expense for Vehicle 2</td><td data-bbox="829 1205 1312 1254">Subtract Line b from Line a.</td></tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$0.00	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47	\$0.00	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\$0.00
a.	IRS Transportation Standards, Ownership Costs	\$0.00									
b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47	\$0.00									
c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.									
30	<p>Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.</p>	\$1,115.96									
31	<p>Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.</p>	\$480.27									
32	<p>Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life, or for any other form of insurance.</p>	\$0.00									
33	<p>Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 49.</p>	\$0.00									
34	<p>Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.</p>	\$0.00									
35	<p>Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare – such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.</p>	\$0.00									

36	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 24B. Do not include payments for health insurance listed or health savings accounts listed in Line 39.	\$0.00
37	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service—such as pagers, call waiting, caller id, special long distance, or internet service—to the extent necessary for your health and that of your dependents. Do not include any amount previously deducted.	\$75.00
38	Total Expenses Allowed under IRS Standards. Enter the total of Lines 24 through 37.	\$5,865.78

Subpart B: Additional Living Expense Deductions

Note: Do not include any expenses that you have listed in Lines 24-37

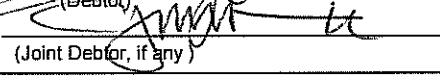
39	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.	
	a. Health Insurance	\$193.79
	b. Disability Insurance	\$0.00
	c. Health Savings Account	\$0.00
	Total and enter on Line 39	\$193.79
	If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below: \$0.00	
40	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. Do not include payments listed in Line 34.	\$0.00
41	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.	\$0.00
42	Home energy costs. Enter the average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.	\$0.00
43	Education expenses for dependent children under 18. Enter the total average monthly expenses that you actually incur, not to exceed \$156.25 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.	\$0.00
44	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.	\$0.00
45	Charitable contributions. Enter the amount reasonably necessary for you to expend each month on charitable contributions in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). Do not include any amount in excess of 15% of your gross monthly income.	\$0.00
46	Total Additional Expense Deductions under § 707(b). Enter the total of Lines 39 through 45.	\$193.79

Subpart C: Deductions for Debt Payment

<p>Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly</p>																																								
47	<table border="1"> <thead> <tr> <th></th> <th>Name of Creditor</th> <th>Property Securing the Debt</th> <th>Average Payment</th> <th>Does payment include taxes or insurance?</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td>JPMorgan Chase</td> <td>Residence: 204 Heather Drive, Harrist</td> <td>\$1,661.00</td> <td><input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</td> </tr> <tr> <td>b.</td> <td>Inova Federal Cu</td> <td>2007 Honda Odessey</td> <td>\$156.45</td> <td><input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</td> </tr> <tr> <td>c.</td> <td></td> <td></td> <td>\$0.00</td> <td><input type="checkbox"/> Yes <input type="checkbox"/> No</td> </tr> <tr> <td>d.</td> <td></td> <td></td> <td>\$0.00</td> <td><input type="checkbox"/> Yes <input type="checkbox"/> No</td> </tr> <tr> <td>e.</td> <td></td> <td></td> <td>\$0.00</td> <td><input type="checkbox"/> Yes <input type="checkbox"/> No</td> </tr> <tr> <td></td> <td></td> <td></td> <td>Total: Add Lines a - e</td> <td></td> </tr> </tbody> </table>						Name of Creditor	Property Securing the Debt	Average Payment	Does payment include taxes or insurance?	a.	JPMorgan Chase	Residence: 204 Heather Drive, Harrist	\$1,661.00	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	b.	Inova Federal Cu	2007 Honda Odessey	\$156.45	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	c.			\$0.00	<input type="checkbox"/> Yes <input type="checkbox"/> No	d.			\$0.00	<input type="checkbox"/> Yes <input type="checkbox"/> No	e.			\$0.00	<input type="checkbox"/> Yes <input type="checkbox"/> No				Total: Add Lines a - e	
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e.			\$0.00	<input type="checkbox"/> Yes <input type="checkbox"/> No																																				
			Total: Add Lines a - e																																					
				\$1,817.45																																				
<p>Other payments on secured claims. If any of the debts listed in Line 47 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 47, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.</p>																																								
48	<table border="1"> <thead> <tr> <th></th> <th>Name of Creditor</th> <th>Property Securing the Debt</th> <th>1/60th of the Cure Amount</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td>JPMorgan Chase</td> <td>Residence: 204 Heather Drive, Harrisburg, P</td> <td>\$533.08</td> </tr> <tr> <td>b.</td> <td></td> <td></td> <td>\$0.00</td> </tr> <tr> <td>c.</td> <td></td> <td></td> <td>\$0.00</td> </tr> <tr> <td>d.</td> <td></td> <td></td> <td>\$0.00</td> </tr> <tr> <td>e.</td> <td></td> <td></td> <td>\$0.00</td> </tr> <tr> <td></td> <td></td> <td></td> <td>Total: Add Lines a - e</td> <td></td> </tr> </tbody> </table>						Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount	a.	JPMorgan Chase	Residence: 204 Heather Drive, Harrisburg, P	\$533.08	b.			\$0.00	c.			\$0.00	d.			\$0.00	e.			\$0.00				Total: Add Lines a - e							
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e.			\$0.00																																					
			Total: Add Lines a - e																																					
				\$533.08																																				
49	<p>Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 33.</p>																																							
					\$102.10																																			
<p>Chapter 13 administrative expenses. Multiply the amount in Line a by the amount in Line b, and enter the resulting administrative expense.</p>																																								
50	<table border="1"> <tbody> <tr> <td>a.</td> <td>Projected average monthly Chapter 13 plan payment.</td> <td>\$635.18</td> </tr> <tr> <td>b.</td> <td>Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</td> <td>x 0.045</td> </tr> <tr> <td>c.</td> <td>Average monthly administrative expense of Chapter 13 case</td> <td>Total: Multiply Lines a and b</td> </tr> </tbody> </table>					a.	Projected average monthly Chapter 13 plan payment.	\$635.18	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	x 0.045	c.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b																										
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c.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b																																						
				\$28.580																																				
51	<p>Total Deductions for Debt Payment. Enter the total of Lines 47 through 50.</p>																																							
					\$2,481.21																																			
Subpart D: Total Deductions from Income																																								
52	<p>Total of all deductions from income. Enter the total of Lines 38, 46, and 51.</p>					\$8,540.78																																		

Part V. DETERMINATION OF DISPOSABLE INCOME UNDER § 1325(b)(2)			
53	<p>Total current monthly income. Enter the amount from Line 20.</p>		\$7,716.60
54	<p>Support income. Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child.</p>		\$0.00
55	<p>Qualified retirement deductions. Enter the monthly total of (a) all amounts withheld by your employer from wages as contributions for qualified retirement plans, as specified in § 541(b)(7) and (b) all required repayments of loans from retirement plans, as specified in § 362(b)(19).</p>		\$0.00
56	<p>Total of all deductions allowed under § 707(b)(2). Enter the amount from Line 52.</p>		\$8,540.78

	Deduction for special circumstances. If there are special circumstances that justify additional expenses for which there is no reasonable alternative, describe the special circumstances and the resulting expenses in lines a-c below. If necessary, list additional entries on a separate page. Total the expenses and enter the total in Line 57. You must provide your case trustee with documentation of these expenses and you must provide a detailed explanation of the special circumstances that make such expenses necessary and																	
57	<table border="1"> <tr> <td></td> <td>Nature of special circumstances</td> <td>Amount of expense</td> </tr> <tr> <td>a.</td> <td></td> <td>\$0.00</td> </tr> <tr> <td>b.</td> <td></td> <td>\$0.00</td> </tr> <tr> <td>c.</td> <td></td> <td>\$0.00</td> </tr> <tr> <td></td> <td></td> <td>Total: Add Lines a, b, and c</td> </tr> </table>			Nature of special circumstances	Amount of expense	a.		\$0.00	b.		\$0.00	c.		\$0.00			Total: Add Lines a, b, and c	\$0.00
	Nature of special circumstances	Amount of expense																
a.		\$0.00																
b.		\$0.00																
c.		\$0.00																
		Total: Add Lines a, b, and c																
58	Total adjustments to determine disposable income. Add the amounts on Lines 54, 55, 56, and 57 and enter the result.		\$8,540.78															
59	Monthly Disposable Income Under § 1325(b)(2). Subtract Line 58 from Line 53 and enter the result.		(\$824.18)															
Part VI: ADDITIONAL EXPENSE CLAIMS																		
	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.																	
60	<table border="1"> <tr> <td></td> <td>Expense Description</td> <td>Monthly Amount</td> </tr> <tr> <td>a.</td> <td></td> <td>\$0.00</td> </tr> <tr> <td>b.</td> <td></td> <td>\$0.00</td> </tr> <tr> <td>c.</td> <td></td> <td>\$0.00</td> </tr> <tr> <td></td> <td>Total: Add Lines a, b, and c</td> <td>\$0.00</td> </tr> </table>			Expense Description	Monthly Amount	a.		\$0.00	b.		\$0.00	c.		\$0.00		Total: Add Lines a, b, and c	\$0.00	
	Expense Description	Monthly Amount																
a.		\$0.00																
b.		\$0.00																
c.		\$0.00																
	Total: Add Lines a, b, and c	\$0.00																

	Part VII: VERIFICATION		
	I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this a joint case, both debtors must sign.)</i>		
61	Date:	Signature:	
	Date:	Signature:	

In re Charles H. Johnson, Jr. and Susan Anne Johnson,
Debtor(s)Case No. 1:14-bk-01783

(if known)

SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption			Amount of Secured Claim
		Husband--H	Wife--W	Joint--J	
Residence: 204 Heather Drive, Harrisburg, PA (market analysis May, 2014)				J	\$168,500.00
No continuation sheets attached					TOTAL \$ 168,500.00 (Report also on Summary of Schedules.)

Jen Stesen

From: suzhas@aol.com [suzchas@aol.com]
Sent: Tuesday, May 20, 2014 2:29 PM
To: Jen Stesen
Subject: Market Analysis..Fw: Comps for 204 Heather

Jen,
Please see below a Market Analysis for our property as performed by Wendell Hoover od Remax.
Please let me know if you need any further information.

Charlie Johnson

Sent via DroidX2 on Verizon Wireless™

-----Original message-----

From: WENDELL HOOVER <Email@ParagonMessaging.com>
To: suzchas@aol.com
Sent: Tue, May 20, 2014 03:07:01 GMT+00:00
Subject: Comps for 204 Heather

Charles,

Here are 4 homes that sold in the last 14 months that I consider the most similar.
3 homes are in your development.

You will notice the sales price, sales date and if there is sellers help at the bottom of each page.

In the current condition with flooring remaining as is and minimum painting being done. I think your list price would be \$172,500 to \$179,900. I think that your most likely sales price range is between \$165,000 and \$172,000.

Feel free to call with any questions. I am not sure what price you were looking for. I can get you a sales cost sheet if you would like. But you can plan for approximately 7% in selling costs.

Thanks,

Wendell

[Click Here to View Listings](#)

Attachment to Schedule A



This property brought to you by:
WENDELL HOOVER
Remax Realty Associates, Inc.
Office: (717) 761-6300
Cell: (717) 269-7777
REALTOR® info@wendellhoover.com

If the above link 'Click Here to View Listings' does not function, copy and paste the following link into your browser address bar:

<http://cpml.paragonrels.com/publink/default.aspx?GUID=8f3b76be-b1c6-4268-8379-452eb23f057a&Report=Yes>

Notice: This email could be considered as an advertisement under federal law.

If you prefer not to receive real estate listing information and updates via e-mail, [Click Here](#) or copy the following URL and paste into the address window of your browser to opt out.

<http://p100.paragonrels.com/paragonsubscriptions/optout.aspx?recipient=&sender=fe10a451-a3d8-43a1-8db4-de0edb05be6c>

Central Penn Modelers Inc.

Agent Details

Print

WENDELL HOOVER
PHONE: (717) 269-7777
RE/MAX REALTY ASSOCIATES
w.hoover11@yahoo.com

卷之三

: Agent 1 page

U.S. Life

MLS: 10233957

MI S: 10237213

ML S: 10348135

MIC. 18248155



Sold
List Price
Address 2
City H
Area 3
County Da
Design Trad
Bdrms 4
FP 0

Liv Rm Dim	21x12	Level 1	Wall To Wall Carpet
Din Rm Dim	11x11	Level 1	Laminate Floor
Kitchen Dim	10x9	Level 1	Vinyl Flooring
Fam Rm Dim	11x19	Level 1	Wood/Coal Stove,
Den Dim			
M BR Dim	12x14	Level 2	Window Treatment
BD1 Dim			
BD2 Dim	10x10	Level 2	Ceiling Fans, Wind
BD3 Dim	9x9	Level 2	Ceiling Fans, Wind
BD4 Dim	10.7x9.3	Level 2	Window Treatment
BD 5 Dim			
Tax	2,678	Tax Year	2012
Acres	0.2041	A	
Square Ft Source	Public Records	Square Feet Above G	
Condo	No	Fee	44
		Fee Frequency	Qua

Const	Frame
Ext	Brick, Vinyl
Roof	Asphalt/Fiberglass
Appl	Microwave, Dishwasher, Range-Elec
Ext Fea	Patio
Equip	Garage Door Opener, Ceiling Fan, Cable Ready
Dining	Dining Area, Formal Dining Room
Parking	1 Car Garage
Cool	Ceiling Fan, Central Air, Heat Pump
Amen	
Heat	Electric, Heat Pump, Oil, Wood
Aux Heat	Wood Stove
Basement	Concrete Floor, Full, Interior Access, Sump Pump

Possible Short Sale:

Public View	Move right in. Desirable Heatherfield Community with
Remarks	to shopping and major highways. New kitchen with s heater and so much more. Formal dining, living room for your showing today!

School District: Central Dauphin

Elementary School: Middle School:

Dir: FROM East on Old Jonestown Rd. R/Nyes Rd. L/Heatherfield

Testing Times Evaluation Risk

Indian Game

Central Penn Multi-List, Inc.

Agent Detail

Print

WENDELL HOOVER
 PHONE: (717) 269-7777
 RE/MAX REALTY ASSOCIATES
w.hoover11@yahoo.com

Agents

Agent 1 page ▼

Listings

MLS: 10233957 Price: \$186,500
MLS: 10237213 Price: \$185,500
MLS: 10248135 Price: \$177,900
MLS: 10236956 Price: \$170,000

		Sold List Price Address 2210 Hillside Dr City Hanover Area 3 County Dauphin Design Tradition Traditional # Bdrms 3 # FP 1			
Virtual Tour					
Liv Rm Dim 17.3x11.4 Level 1 Gas Fireplace, Wall Din Rm Dim 11.4x9.10 Level 1 Wall To Wall Carpet Kitchen Dim 17x8.7 Level 1 Ceramic Tile Floor Fam Rm Dim 20.2x21.3 Level 1 Gas Fireplace, Ceiling Den Dim M BR Dim 15.7x12 Level 2 Ceiling Fans, Wall BD1 Dim BD2 Dim 11.3x15 Level 2 Ceiling Fans, Wall BD3 Dim 9x14 Level 2 Wall To Wall Carpet BD4 Dim BD 5 Dim Game Room 22x21 BelowB Wall To Wall Carpet					
Tax 2,709 Tax Year 2013 EST Acres 0.2100 Acres Square Ft Source Public Records Square Feet Above G Condo No Fee 43 Fee Frequency Qua					

Const	Frame
Ext	Aluminum, Vinyl
Roof	Asphalt/Fiberglass
Appl	Microwave, Dishwasher, Range-Elec
Ext Fea	Patio
Equip	Smoke Detectors, Garage Door Opener, Ceiling
Dining	Country Kitchen, Eat-In Kitchen, Living Rm/Dinin
Parking	1 Car Garage, Attached
Cool	Central Air
Amen	
Heat	Baseboard, Electric
Aux Heat	Gas Fireplace
Basement	Partially Finished

Possible Short Sale: No

Public View Welcome home to this beautiful 3 bedroom, 1 1/2 bath
Remarks fees and access to community pool, walking trails an
 the evenings! Close to shopping, schools, entertainr

N

School District: Central Dauphin

Elementary School: Paxtonia Elementary School **Middle Sc**

Dir: FROM Rt 22 to Jonestown Rd, R/ Lopax Rd, L/ Heather Dri

[Listings](#) [For Sale](#) [For Rent](#) [For Lease](#) [For Rent](#) [For Lease](#)

[Under Contract](#) [Under Contract](#) [Under Contract](#)

Central Penn Multi-List, Inc.

Agent Detail

Print

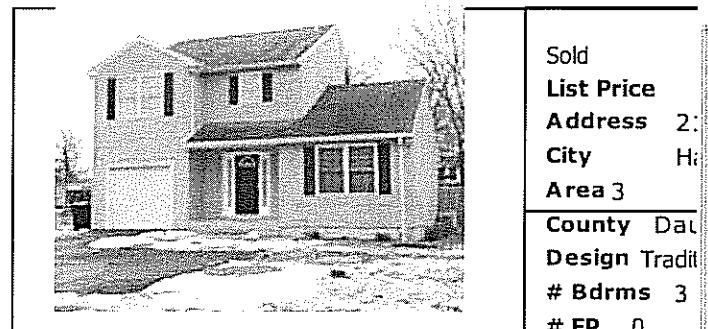
WENDELL HOOVER
PHONE: (717) 269-7777
RE/MAX REALTY ASSOCIATES
whoover11@yahoo.com

Views

Agent 1 page ▼

Listings

MLS: 10233957 Price: \$186,500
MLS: 10237213 Price: \$185,500
MLS: 10248135 Price: \$177,900
MLS: 10236956 Price: \$170,000



Sold
List Price
Address 2:
City Hi:
Area 3
County Da:
Design Tradit:
Bdrms 3
FP 0

Liv Rm Dim	30x12	Level 1	Window Treatment
Din Rm Dim			
Kitchen Dim	23x13	Level 1	Ceiling Fans, Vinyl
Fam Rm Dim			
Den Dim			
MBR Dim	19x11	Level 2	Ceiling Fans, Walk-In Closet
BD1 Dim			
BD2 Dim	11.5x9	Level 2	Walk-In Closet, Vinyl
BD3 Dim	11.5x9	Level 2	Window Treatment
BD4 Dim			
BD 5 Dim			
Foyer		Level 1	Wood Floor
Bathroom		Level 2	Vinyl Flooring, Full

Tax	3,033	Tax Year	2014	Acres	0.2100	Age
Square Ft Source	Appraiser			Square Feet Above G		
Condo	No	Fee	0	Fee Frequency		

Const	Stick Built
Ext	Vinyl
Roof	Composition
Appl	Range-gas, Microwave, Dishwasher, Disposal, Vinyl
Ext Fea	Deck, Porch
Equip	Smoke Detectors, Garage Door Opener, Ceiling
Dining	Country Kitchen
Parking	1 Car Garage
Cool	Central Air
Amen	
Heat	Forced Air, Natural Gas
Aux Heat	
Basement	Full, Partially Finished

Possible Short Sale: No

Public View Very attractive 2 sty w/great open floor plan. Home
Remarks opens into great room. Convenient location close to
 in closets. Great room has newer laminate. Nicely de

N

School District: Central Dauphin

Elementary School: Paxtonia Elementary School **Middle Sc**

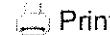
Dir: FROM 22 East, R/Old Jonestown Rd, R/Johnson, R/Helen t

[Listings](#) [Exclusive Right](#)

[Under Contract](#)

Central Penn Multi-List, Inc.

Agent Detail



WENDELL HOOVER
PHONE: (717) 269-7777
RE/MAX REALTY ASSOCIATES
w.hoover11@yahoo.com

Views

Agent 1 page ▼

Listings

MLS: 10233957	Price: \$186,500
MLS: 10237213	Price: \$185,500
MLS: 10248135	Price: \$177,900
MLS: 10236956	Price: \$170,000

	Sold List Price Address 1000 Hillside Dr City Hanover Area 3 County Dauphin Design Bi-Level # Bdrms 3 # FP 1
Virtual Tour	
Liv Rm Dim	22.1X15.6 Level 1
Din Rm Dim	13.6X11.2 Level 1
Kitchen Dim	11.4X8.10 Level 1
Fam Rm Dim	
Den Dim	
M B R Dim	14.11X11 Level 2
BD1 Dim	
BD2 Dim	14.5X10.0 Level 2
BD3 Dim	10.8X10.8 Level 2
BD4 Dim	
BD 5 Dim	
Foyer	8.5X5.8 Level 1
Laundry R...	Level 1
Tax	2,117
Tax Year	2013
Acres	0.1900
Source	Public Records
Condo	Fee 44
Square Ft Above G	
Fee Frequency	

Const	Frame
Ext	Vinyl
Roof	Asphalt/Fiberglass
Appl	Range-gas, Microwave, Dishwasher, Disposal, R
Ext Fea	Patio, Porch, Storm Doors, Exist
Equip	Smoke Detectors, Garage Door Opener, Ceiling
Dining	Formal Dining Room
Parking	1 Car Garage
Cool	Central Air
Amen	
Heat	Forced Air, Natural Gas
Aux Heat	Fireplace
Basement	Other

Possible Short Sale:	No
Public View	BEAUTIFULLY MAINTAINED & NICELY UPDATED HOME

Remarks W/COAT CLOSET, LAUNDRY RM, UPDATED KITCHEN

NEW CLOSET DOORS, NEW FRENCH DOORS, FRONT

GARAGE WAS REINSULATED & DRYWALLED, 1 YEAR

NV

REAR DOOR

In re Charles H. Johnson, Jr. and Susan Anne Johnson,
Debtor(s)Case No. 1:14-bk-01783
(if known)**SCHEDULE B-PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N o n e	Description and Location of Property	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption	
			Husband--H Wife--W Joint--J Community--C	
1. Cash on hand.		<i>Cash on Hand</i> <i>Location: In debtor's possession</i>	J	\$100.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<i>Metro - Checking (For son, Charlie Johnson, III. The money in this account does not belong to the Debtor)</i> <i>Location: In debtor's possession</i>	H	\$0.00
		<i>Metro - Checking</i> <i>Location: In debtor's possession</i>	J	\$600.00
		<i>Metro - Savings</i> <i>Location: In debtor's possession</i>	J	\$5.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		<i>Computers (desktop, 3 laptops and 3 iPads)</i> <i>Location: In debtor's possession</i>	J	\$1,000.00
		<i>Deep Freezer</i> <i>Location: In debtor's possession</i>	J	\$75.00
		<i>Dishwasher</i> <i>Location: In debtor's possession</i>	J	\$75.00

In re Charles H. Johnson, Jr. and Susan Anne Johnson,
Debtor(s)Case No. 1:14-bk-01783
(if known)**SCHEDULE B-PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N o n e	Description and Location of Property	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption	
			Husband--H Wife--W Joint--J Community--C	
		<i>Electronics</i> <i>Location: In debtor's possession</i>	J	\$1,000.00
		<i>Fridge</i> <i>Location: In debtor's possession</i>	J	\$200.00
		<i>Furniture</i> <i>Location: In debtor's possession</i>	J	\$2,500.00
		<i>Gaming Systems</i> <i>Location: In debtor's possession</i>	J	\$200.00
		<i>Microwave</i> <i>Location: In debtor's possession</i>	J	\$30.00
		<i>Stove</i> <i>Location: In debtor's possession</i>	J	\$150.00
		<i>Washer/Dryer</i> <i>Location: In debtor's possession</i>	J	\$200.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<i>Books</i> <i>Location: In debtor's possession</i>	J	\$20.00
		<i>DVDs/CDs</i> <i>Location: In debtor's possession</i>	J	\$25.00
		<i>Pictures</i> <i>Location: In debtor's possession</i>	J	\$25.00
		<i>Sports Memorabilia</i> <i>Location: In debtor's possession</i>	J	\$1,500.00

In re Charles H. Johnson, Jr. and Susan Anne Johnson
Debtor(s)Case No. 1:14-bk-01783
(if known)**SCHEDULE B-PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N o n e	Description and Location of Property	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption	
			Husband--H Wife--W Joint--J Community--C	
6. Wearing apparel.		<i>Clothing</i> <i>Location: In debtor's possession</i>	J	\$300.00
7. Furs and jewelry.		<i>Costume Jewelry</i> <i>Location: In debtor's possession</i>	J	\$25.00
		<i>Jewelry</i> <i>Location: In debtor's possession</i>	W	\$150.00
		<i>Jewelry/Watches</i> <i>Location: In debtor's possession</i>	H	\$25.00
8. Firearms and sports, photographic, and other hobby equipment.		<i>Camera & Video Camera</i> <i>Location: In debtor's possession</i>	J	\$100.00
		<i>Elliptical</i> <i>Location: In debtor's possession</i>	J	\$50.00
		<i>Gun Safe</i> <i>Location: In debtor's possession</i>	J	\$25.00
		<i>Hobby Equipment</i> <i>Location: In debtor's possession</i>	J	\$100.00
		<i>Referee Uniforms</i> <i>Location: In debtor's possession</i>	H	\$25.00
		<i>Shot Guns (3)</i> <i>Location: In debtor's possession</i>	J	\$300.00

In re Charles H. Johnson, Jr. and Susan Anne Johnson

Debtor(s)

Case No. 1:14-bk-01783

(if known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N o n e	Description and Location of Property	Current Value of Debtor's Interest, In Property Without Deducting any Secured Claim or Exemption	
			Husband--H Wife--W Joint--J Community--C	
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		<i>Life Insurance (Cash Value?)</i> <i>Location: In debtor's possession</i>	J	\$0.00
10. Annuities. Itemize and name each issuer.	X			
11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		<i>American Funds IRA</i> <i>Location: In debtor's possession</i>	W	\$13,487.03
		<i>IRA</i> <i>Location: In debtor's possession</i>	J	\$8,000.00
		<i>PSECU IRA</i> <i>Location: In debtor's possession</i>	H	\$15.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		<i>Scott Trade</i> <i>Location: In debtor's possession</i>	J	\$190.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts Receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
20. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

In re Charles H. Johnson, Jr. and Susan Anne Johnson,
Debtor(s)Case No. 1:14-bk-01783
(if known)**SCHEDULE B-PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N o n e	Description and Location of Property			Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
			Husband--H	Wife--W	
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X				
22. Patents, copyrights, and other intellectual property. Give particulars.	X				
23. Licenses, franchises, and other general intangibles. Give particulars.	X				
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X				
25. Automobiles, trucks, trailers and other vehicles and accessories.		1999 Ford Taurus Location: In debtor's possession	H		\$1,000.00
		2002 Ford Windstar Location: In debtor's possession	J		\$2,355.00
		2007 Honda Odyssey Location: In debtor's possession	W		\$7,688.00
26. Boats, motors, and accessories.	X				
27. Aircraft and accessories.	X				
28. Office equipment, furnishings, and supplies.	X				
29. Machinery, fixtures, equipment and supplies used in business.	X				
30. Inventory.	X				
31. Animals.	X				
32. Crops - growing or harvested. Give particulars.	X				
33. Farming equipment and implements.	X				
34. Farm supplies, chemicals, and feed.	X				

In re Charles H. Johnson, Jr. and Susan Anne Johnson
Debtor(s)

Case No. 1:14-bk-01783
(if known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N o n e	Description and Location of Property			Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
			Husband--H	Wife--W	
35. Other personal property of any kind not already listed. Itemize.		<i>31 Handbags (Inventory)</i> <i>Location: In debtor's possession</i>		<i>J</i>	<i>\$50.00</i>
		<i>Tools</i> <i>Location: In debtor's possession</i>		<i>J</i>	<i>\$75.00</i>
		<i>Yard Equipment</i> <i>Location: In debtor's possession</i>		<i>J</i>	<i>\$100.00</i>

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Total ➔ **\$41,765.03**

(Report total also on Summary of Schedules.)
Include amounts from any continuation sheets attached.

In re Charles H. Johnson, Jr. and Susan Anne Johnson,
Debtor(s)Case No. 1:14-bk-01783
(if known)**SCHEDULE C-PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:

 Check if debtor claims a homestead exemption that exceeds \$155,675.*

(Check one box)

11 U.S.C. § 522(b) (2)
 11 U.S.C. § 522(b) (3)

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
Residence: 204 Heather Drive, Harrisburg, PA	11 USC 522(d) (1)	\$ 1,451.52	\$ 168,500.00
Cash on Hand	11 USC 522(d) (5)	\$ 100.00	\$ 100.00
Metro - Checking	11 USC 522(d) (5)	\$ 600.00	\$ 600.00
Metro - Savings	11 USC 522(d) (5)	\$ 5.00	\$ 5.00
Computers	11 USC 522(d) (3)	\$ 1,000.00	\$ 1,000.00
Deep Freezer	11 USC 522(d) (3)	\$ 75.00	\$ 75.00
Dishwasher	11 USC 522(d) (3)	\$ 75.00	\$ 75.00
Electronics	11 USC 522(d) (3)	\$ 1,000.00	\$ 1,000.00
Fridge	11 USC 522(d) (3)	\$ 200.00	\$ 200.00
Furniture	11 USC 522(d) (3)	\$ 2,500.00	\$ 2,500.00
Gaming Systems	11 USC 522(d) (3)	\$ 200.00	\$ 200.00
Microwave	11 USC 522(d) (3)	\$ 30.00	\$ 30.00
Stove	11 USC 522(d) (3)	\$ 150.00	\$ 150.00
Washer/Dryer	11 USC 522(d) (3)	\$ 200.00	\$ 200.00
Books	11 USC 522(d) (3)	\$ 20.00	\$ 20.00

Page No. 1 of 3

* Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re Charles H. Johnson, Jr. and Susan Anne Johnson,
Debtor(s)Case No. 1:14-bk-01783
(if known)**SCHEDULE C-PROPERTY CLAIMED AS EXEMPT**

(Continuation Sheet)

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
DVDs/CDs	11 USC 522(d) (3)	\$ 25.00	\$ 25.00
Pictures	11 USC 522(d) (3)	\$ 25.00	\$ 25.00
Sports Memorabilia	11 USC 522(d) (3)	\$ 1,500.00	\$ 1,500.00
Clothing	11 USC 522(d) (3)	\$ 300.00	\$ 300.00
Costume Jewelry	11 USC 522(d) (4)	\$ 25.00	\$ 25.00
Jewelry	11 USC 522(d) (4)	\$ 150.00	\$ 150.00
Jewelry/Watches	11 USC 522(d) (4)	\$ 25.00	\$ 25.00
Camera & Video Camera	11 USC 522(d) (3)	\$ 100.00	\$ 100.00
Elliptical	11 USC 522(d) (3)	\$ 50.00	\$ 50.00
Gun Safe	11 USC 522(d) (3)	\$ 25.00	\$ 25.00
Hobby Equipment	11 USC 522(d) (3)	\$ 100.00	\$ 100.00
Referee Uniforms	11 USC 522(d) (3)	\$ 25.00	\$ 25.00
Shot Guns (3)	11 USC 522(d) (3)	\$ 300.00	\$ 300.00
American Funds IRA	11 USC 522(d) (10) (E)	Full Value	\$ 13,487.03
IRA	11 USC 522(d) (10) (E)	Full Value	\$ 8,000.00
PSECU IRA	11 USC 522(d) (10) (E)	Full Value	\$ 15.00
Scott Trade	11 USC 522(d) (5)	\$ 190.00	\$ 190.00
1999 Ford Taurus	11 USC 522(d) (2)	\$ 1,000.00	\$ 1,000.00
2002 Ford Windstar	11 USC 522(d) (2)	\$ 2,355.00	\$ 2,355.00

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* Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re Charles H. Johnson, Jr. and Susan Anne Johnson
Debtor(s)

Case No. 1:14-bk-01783
(if known)

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
<i>31 Handbags</i>	<i>11 USC 522(d)(3)</i>	\$ 50.00	\$ 50.00
<i>Tools</i>	<i>11 USC 522(d)(3)</i>	\$ 75.00	\$ 75.00
<i>Yard Equipment</i>	<i>11 USC 522(d)(3)</i>	\$ 100.00	\$ 100.00

Page No. 3 of 3

* Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re Charles H. Johnson, Jr. and Susan Anne Johnson
Debtor(s)Case No. 1:14-bk-01783

(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	Amount of Claim Without Deducting Value of Collateral			Unsecured Portion, If Any
			Contingent	Unliquidated	Disputed	
Account No: 4957		W 2011-08-19 2007 Honda Odyssey				\$ 9,387.00 \$ 1,699.00
Creditor # : 1 Inova Federal Cu Po Box 1148 Elkhart IN 46515		Value: \$ 7,688.00				
Account No:	J	1st Mortgage Residence: 204 Heather Drive, Harrisburg, PA				\$ 165,986.98 \$ 0.00
Creditor # : 2 JPMorgan Chase PO Box 15298 Wilmington DE 19850		Value: \$ 168,500.00				
Subtotal \$ (Total of this page)			\$ 175,373.98			\$ 1,699.00
Total \$ (Use only on last page)						
			(Report also on Summary of Schedules.)			(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data)

1 continuation sheets attached

In re Charles H. Johnson, Jr. and Susan Anne Johnson
Debtor(s)

Case No. 1:14-bk-01783

(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	Contingent	Unliquidated	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
				Disputed		
Account No:						
Representing: JPMorgan Chase		McCabe Weisberg Conway 123 S Broad Street 14th Floor Philadelphia PA 19109				
		Value:				
Account No:		J 2013 & 2014			\$ 1,061.50	\$ 0.00
Creditor # : 3 Lower Paxton Township Authority 425 Prince Street Harrisburg PA 17109		Sewer Residence: 204 Heather Drive, Harrisburg, PA				
		Value: \$ 168,500.00				
Account No:						
		Value:				
Account No:						
		Value:				
Account No:						
		Value:				
Account No:						
		Value:				
Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors Holding Secured Claims			Subtotal \$ (Total of this page)		\$ 1,061.50	\$ 0.00
			Total \$ (Use only on last page)		\$ 176,435.48	\$ 1,699.00
				(Report also on Summary of Schedules.)		(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data)

In re Charles H. Johnson, Jr. and Susan Anne Johnson,
Debtor(s)Case No. 1:14-bk-01783

(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

 Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

 Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

 Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

 Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

 Deposits by individuals

Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

 Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

 Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

 Claims for Death or Personal Injury While Debtor Was Intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

In re Charles H. Johnson, Jr. and Susan Anne Johnson,
Debtor(s)Case No. 1:14-bk-01783

(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet: Taxes and Certain Other Debts Owed to Governmental Units

Creditor's Name, Mailing Address Including ZIP Code, and Account Number (See Instructions above.)	Co-Debtor	Date Claim was Incurred and Consideration for Claim H--Husband W--Wife J--Joint C--Community	Contingent	Unliquidated	Amount of Claim	Amount Entitled to Priority	Amount not Entitled to Priority, if any
Account No:	J	State tax lien			\$ 1,117.00	\$ 1,117.00	\$ 0.00
Creditor # : 1 Department of Revenue PO Box 281041 Harrisburg PA 17128							
Account No:	J	2011 Federal income taxes			\$ 2,080.00	\$ 2,080.00	\$ 0.00
Creditor # : 2 IRS PO Box 7346 Philadelphia PA 19101							
Account No:							
Account No:							
Account No:							
Sheet No. <u>1</u> of <u>1</u> continuation sheets attached to Schedule of Creditors Holding Priority Claims					Subtotal \$ (Total of this page)	3,197.00	0.00
					Total \$ (Use only on last page of the completed Schedule E. Report total also on Summary of Schedules)	3,197.00	
					Total \$ (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and	3,197.00	0.00

In re Charles H. Johnson, Jr. and Susan Anne Johnson,
Debtor(s)Case No. 1:14-bk-01783

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	CoDebtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
			H--Husband	W--Wife	J--Joint	C--Community
Account No: <u>9493</u>		<u>W</u> <u>2004-04-25</u> <u>Credit Card</u>				\$ 4,341.00
<u>Creditor # : 1</u> <u>Chase</u> <u>Po Box 15298</u> <u>Wilmington DE 19850</u>						
Account No: <u>0670</u>	<u>H</u>	<u>2004-11-22</u> <u>Credit Card</u>				\$ 1,391.00
<u>Creditor # : 2</u> <u>Comenity Bank/lnbryant</u> <u>4590 E Broad St</u> <u>Columbus OH 43213</u>						
Account No: <u>9456</u>	<u>W</u>	<u>2005-11-11</u> <u>Credit Card</u>				\$ 16,271.00
<u>Creditor # : 3</u> <u>Discover Fin Svcs Llc</u> <u>Po Box 15316</u> <u>Wilmington DE 19850</u>						
<u>2 continuation sheets attached</u>			<u>Subtotal \$</u>			<u>\$ 22,003.00</u>
			<u>Total \$</u>			
(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related						

In re Charles H. Johnson, Jr. and Susan Anne Johnson,
Debtor(s)Case No. 1:14-bk-01783

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address Including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
			H--Husband	W--Wife	J--Joint	C--Community
Account No: <u>3335</u>		<u>H</u> <u>2013-12-27</u> <u>Credit Card</u>				\$ 630.00
<u>Creditor # : 4</u> <u>GE Capital Retail Bank</u> <u>PO Box 965004</u> <u>Orlando FL 32896</u>						
Account No: <u>3335</u>		<u>CACH, LLC</u> <u>4340 S MONACO ST UNIT 2</u> <u>DENVER CO 80237</u>				
<u>Representing:</u> <u>GE Capital Retail Bank</u>						
Account No: <u>6182</u>		<u>2006-09-26</u> <u>Credit Card</u>				\$ 628.00
<u>Creditor # : 5</u> <u>Gecrb/dicks</u> <u>Po Box 965005</u> <u>Orlando FL 32896</u>						
Account No: <u>4598</u>		<u>H</u> <u>2012-12-09</u> <u>Credit Card</u>				\$ 352.00
<u>Creditor # : 6</u> <u>Gecrb/jcp</u> <u>Po Box 984100</u> <u>El Paso TX 79998</u>						
Account No: <u>9788</u>		<u>W</u> <u>2010-11-26</u> <u>Unsecured Loan</u>				\$ 1,285.00
<u>Creditor # : 7</u> <u>Gecrb/sears Installmen</u> <u>C/o 900 Concourse Dr</u> <u>Rapid City SD 57703</u>						
Sheet No. <u>1</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
						Subtotal \$ <u>\$ 2,895.00</u>
						Total \$
						<small>(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related</small>

In re Charles H. Johnson, Jr. and Susan Anne Johnson,
Debtor(s)

Case No. 1:14-bk-01783

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
						H--Husband W--Wife J--Joint C--Community
Account No: 7020 Creditor #: 8 PPL Electric Utilities 827 Hausman Road Allentown PA 18104		J Electric Bill				Unknown
Account No: 0443 Creditor #: 9 Sears/cbna Po Box 6283 Sioux Falls SD 57117		H 2011-11-08 Credit Card				\$ 7,342.00
Account No: 9227 Creditor #: 10 Td Bank Usa/targetcred Po Box 673 Minneapolis MN 55440		H 2006-11-06 Credit Card				\$ 1,363.00
Account No: 7291 Creditor #: 11 Thd/cbna Po Box 6497 Sioux Falls SD 57117		W 2007-10-20 Credit Card				\$ 2,765.00
Account No:						

Sheet No. 2 of 2 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ **\$ 11,470.00**

Total \$ 36,362.00

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

In re Charles H. Johnson, Jr. and Susan Anne Johnson

/ Debtor

Case No. 1:14-bk-01783

(if known)

SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract.	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

In re Charles H. Johnson, Jr. and Susan Anne Johnson

/ Debtor

Case No. 1:14-bk-01783

(if known)

SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor

Page 1 of 1

Fill in this information to identify your case:

Debtor 1	Charles H. Johnson, Jr.		
First Name	Middle Name	Last Name	
Debtor 2	Susan Anne Johnson		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	MIDDLE	District of	PENNSYLVANIA
Case number (if known)	1:14-bk-01783		

Check if this is:

An amended filing

A supplement showing post-petition
chapter 13 income as of the following date:

MM / DD / YYYY

Official Form B 6I

Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Debtor 1

Debtor 2 or non-filing spouse

Employed
 Not employed

Employed
 Not employed

Occupation

Courier

31 Handbag Business

Employer's name

Capitol Copy Service

Self Employed

Employer's address

200 N. 2nd Street

Number Street

Harrisburg PA 17112

City State ZIP Code

City State ZIP Code

How long employed there? 1 month

1 month

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ 2920.29	\$ 6215.66
3. Estimate and list monthly overtime pay.	3. + \$ 0.00	+ \$ 0.00
4. Calculate gross income. Add line 2 + line 3.	4. \$ 2920.29	\$ 6215.66

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here..... ➔ 4.	\$ 2920.29	\$ 6215.66
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 389.71	\$ 1436.25
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ 480.27
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ 0.00
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ 0.00
5e. Insurance	5e. \$ 0.00	\$ 193.79
5f. Domestic support obligations	5f. \$ 0.00	\$ 0.00
5g. Union dues	5g. \$ 0.00	\$ 65.41
5h. Other deductions. Specify: _____	5h. + \$ 0.00	+ \$ 0.00
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. \$ 389.71	\$ 2175.72
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 2530.58	\$ 4039.94
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm <small>Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.</small>	8a. \$ 0.00	\$ 170.00
8b. Interest and dividends	8b. \$ 0.00	\$ 0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive <small>Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.</small>	8c. \$ 0.00	\$ 0.00
8d. Unemployment compensation	8d. \$ 0.00	\$ 0.00
8e. Social Security	8e. \$ 0.00	\$ 0.00
8f. Other government assistance that you regularly receive <small>Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____</small>	8f. \$ 0.00	\$ 0.00
8g. Pension or retirement income	8g. \$ 0.00	\$ 0.00
8h. Other monthly income. Specify: Tax Refund	8h. + \$ 710.00	+ \$ 0.00
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. \$ 710.00	\$ 170.00
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 3,240.58	+ \$ 4,209.94 = \$ 7450.52
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____	11. + \$ 0.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data</i> , if it applies	12. \$ 7450.52	
13. Do you expect an increase or decrease within the year after you file this form?	Combined monthly income	
<input type="checkbox"/> No. <input checked="" type="checkbox"/> Yes. Explain: Son, Charles, a full time college student who comes home on breaks and in the summer. Noah is working part time but does not contribute to household bills.		

31 HANDBAGS
PROFIT & LOSS STATEMENT
JANUARY, 2014 - MAY, 2014

Income

Total Income \$850.00

Expenses

Starter Kit -\$104.94

Supplies -\$63.60

Samples -\$201.00

Total Expenses -\$480.46

TOTAL AVERAGE NET \$73.90

Attachment to Schedule I

Fill in this information to identify your case:

Debtor 1	Charles H. Johnson, Jr.	
	First Name	Middle Name
Debtor 2	Susan Anne Johnson	
(Spouse, if filing)	First Name	Middle Name
United States Bankruptcy Court for the: <u>MIDDLE</u>		District of <u>PENNSYLVANIA</u>
Case number (if known)	1:14-bk-01783	

Check if this is:

An amended filing
 A supplement showing post-petition chapter 13 expenses as of the following date:
 MM / DD / YYYY
 A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form B 6J**Schedule J: Your Expenses**

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household**1. Is this a joint case?**

No. Go to line 2.
 Yes. Does Debtor 2 live in a separate household?

 No Yes. Debtor 2 must file a separate Schedule J.**2. Do you have dependents?**

Do not list Debtor 1 and Debtor 2.

 No

Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Son _____

Dependent's age

19 yo. _____

Does dependent live with you?

 No Yes No Yes No Yes No Yes No Yes No Yes No Yes**3. Do your expenses include expenses of people other than yourself and your dependents?** No Yes**Part 2: Estimate Your Ongoing Monthly Expenses**

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form B 6I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

Your expenses	
4.	\$ 1661.00

If not included in line 4:

4a. Real estate taxes
 4b. Property, homeowner's, or renter's insurance
 4c. Home maintenance, repair, and upkeep expenses
 4d. Homeowner's association or condominium dues

4a.	\$ 0.00
4b.	\$ 0.00
4c.	\$ 200.00
4d.	\$ 0.00

		Your expenses
5.	Additional mortgage payments for your residence, such as home equity loans	\$ 0.00
6.	Utilities:	
6a.	Electricity, heat, natural gas	\$ 265.00
6b.	Water, sewer, garbage collection	\$ 162.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	\$ 246.00
6d.	Other. Specify: Cell Phone	\$ 315.00
7.	Food and housekeeping supplies	\$ 1000.00
8.	Childcare and children's education costs	\$ 100.00
9.	Clothing, laundry, and dry cleaning	\$ 175.00
10.	Personal care products and services	\$ 240.00
11.	Medical and dental expenses	\$ 75.00
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	\$ 600.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	\$ 300.00
14.	Charitable contributions and religious donations	\$ 75.00
15.	Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a.	Life insurance	\$ 80.00
15b.	Health insurance	\$ 0.00
15c.	Vehicle insurance	\$ 325.00
15d.	Other insurance. Specify:	\$ 0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	\$ 0.00
17.	Installment or lease payments:	
17a.	Car payments for Vehicle 1	\$ 156.45
17b.	Car payments for Vehicle 2	\$ 0.00
17c.	Other. Specify: Expenses for Handbag Business	\$ 96.09
17d.	Other. Specify:	\$ 0.00
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6i).	\$ 0.00
19.	Other payments you make to support others who do not live with you. Specify:	\$ 0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	
20a.	Mortgages on other property	\$ 0.00
20b.	Real estate taxes	\$ 0.00
20c.	Property, homeowner's, or renter's insurance	\$ 0.00
20d.	Maintenance, repair, and upkeep expenses	\$ 0.00
20e.	Homeowner's association or condominium dues	\$ 0.00

21. Other. Specify: Kid's Sports

21. +\$ 200.00

22. Your monthly expenses. Add lines 4 through 21.

The result is your monthly expenses.

22. \$ 6571.54

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I.

23a. \$ 7450.52

23b. Copy your monthly expenses from line 22 above.

23b. -\$ 6571.54

23c. Subtract your monthly expenses from your monthly income.

The result is your monthly net income.

23c. \$ 878.98

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

No.

Yes. Explain here:

Fill in this information to identify your case:

Debtor 1	Charles H. Johnson, Jr.		
	First Name	Middle Name	Last Name
Debtor 2	Susan Anne Johnson		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>MIDDLE</u>	District of <u>PENNSYLVANIA</u>		
Case Number (if known)	<u>1:14-bk-01783</u>		

Form B 6J**Schedule J: Your Expenses – Continuation Page****All figures below are included in the total on Line 22 of Schedule J**

2. Additional Dependents Do not list Debtor 1 and Debtor 2. Do not state the dependents' names.	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you? <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes

Your Expenses

6d. Other Utilities.	
Specify: _____	\$ _____
Specify: _____	\$ _____
15d. Other Insurance.	
Specify: _____	\$ _____
Specify: _____	\$ _____
16. Taxes. Do not included taxes deducted from your pay or included in Lines 4 or 20.	
Specify: _____	\$ _____
Specify: _____	\$ _____
19. Other payments you make to support others who do not live with you.	
Specify: _____	\$ _____
Specify: _____	\$ _____
21. Other.	
Specify: Teaching Supplies (no reimbursement)	\$ 150.00
Specify: Vehicle Maintenance	\$ 150.00
Specify: _____	\$ _____

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

In re *Charles H. Johnson, Jr. and Susan Anne Johnson*Case No. 1:14-bk-01783
Chapter 13

/ Debtor

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	\$ 168,500.00		
B-Personal Property	Yes	6	\$ 41,765.03		
C-Property Claimed as Exempt	Yes	3			
D-Creditors Holding Secured Claims	Yes	2		\$ 176,435.48	
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$ 3,197.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$ 36,368.00	
G-Executory Contracts and Unexpired Leases	Yes	1			
H-Codebtors	Yes	1			
I-Current Income of Individual Debtor(s)	Yes	2			\$ 7,450.52
J-Current Expenditures of Individual Debtor(s)	Yes	2			\$ 6,571.54
TOTAL		23	\$ 210,265.03	\$ 216,000.48	

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

In re *Charles H. Johnson, Jr. and Susan Anne Johnson*Case No. 1:14-bk-01783
Chapter 13

/ Debtor

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 3,197.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 3,197.00

State the following:

Average Income (from Schedule I, Line 12)	\$ 7,450.52
Average Expenses (from Schedule J, Line 22)	\$ 6,571.54
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$ 7,716.60

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 1,699.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 3,197.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 36,368.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 38,067.00

In re Charles H. Johnson, Jr. and Susan Anne Johnson
DebtorCase No. 1:14-bk-01783

(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES**DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 24 sheets, and that they are true and correct to the best of my knowledge, information and belief.

Date: _____

Signature

Charles H. Johnson, Jr.

Date: _____

Signature

Susan Anne Johnson

[If joint case, both spouses must sign.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Preparer: _____

Social security No. :

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X _____

Date: _____

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

In re: *Charles H. Johnson, Jr.*
and
Susan Anne Johnson

Case No. 1:14-bk-01783

(if known)

Debtor

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor may also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101(2), (31).

1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
Year to date: \$23,130.11	2014
Last Year: \$92,000.00	2013
Year before: \$91,347.00	2012

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

None Complete a. or b., as appropriate, and c.



a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
<i>JPMorgan Chase Bank v. Susan A. Johnson Case No. 2013-CV- 07698</i>	<i>Foreclosure</i>	<i>Dauphin County</i>	<i>Sheriff's sale 04/17/14 stayed by bankruptcy filing</i>

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF
REPOSESSION

FORECLOSURE SALE,
TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

NAME AND ADDRESS
OF CREDITOR OR SELLER

Name: JPMorgan Chase

*Sheriff's Sale
04/17/14*

*Description: Residence - 204
Heather Drive, Harrisburg, PA*

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NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY <i>Value:</i>
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6. Assignments and receiverships

None a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
<i>Name: Charles Johnson, III, Noah Johnson and Jillian Johnson Addresss: 204 Heather Drive, Harrisburg, PA</i>	<i>Children</i>	<i>Christmas, 2013</i>	<i>Description: Christmas Gifts Value: \$500.00 each</i>

8. Losses

None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<i>Payee: GARY J. IMBLUM Address: 4615 Derry Street Harrisburg, PA 17111</i>	<i>Date of Payment: Payor: Charles H. Johnson, Jr.</i>	<i>\$1,071.00</i>

10. Other transfers

None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

None For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the

debtor,
including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
31	ID: XXX-XX-9346	204 Heather Drive, Harrisburg, PA	Handbag Business	February, 2014 - To Date

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

23. Withdrawals from a partnership or distribution by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

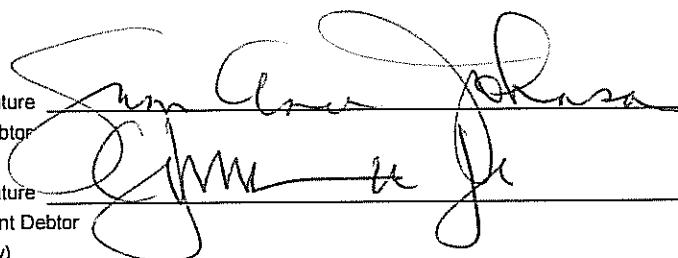
Date _____

Signature of Debtor

Date _____

Signature of Joint Debtor

(if any)



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DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 34(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social-Security No.(Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social-security number of the officer, principal, responsible person, or partner who signs this document.

Address _____

Address

X _____

Date

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

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UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA

In re *Charles H. Johnson, Jr.*
and
Susan Anne Johnson

Case No. 1:14-bk-01783
Chapter 13

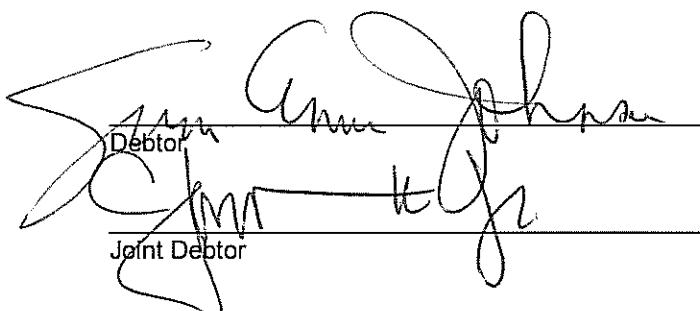
Attorney for Debtor: *GARY J. IMBLUM*

/ Debtor

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Date: _____



Handwritten signatures of Charles H. Johnson and Susan Anne Johnson. The signature of Charles H. Johnson is on the top line, and the signature of Susan Anne Johnson is on the bottom line. Below the top signature, the word "Debtor" is written. Below the bottom signature, the words "Joint Debtor" are written.

CACH, LLC
4340 S MONACO ST UNIT 2
DENVER, CO 80237

INOVA FEDERAL CU
PO BOX 1148
ELKHART, IN 46515

CHASE
PO BOX 15298
WILMINGTON, DE 19850

IRS
PO BOX 7346
PHILADELPHIA, PA 19101

COMENITY BANK/LNBRYANT
4590 E BROAD ST
COLUMBUS, OH 43213

JPMORGAN CHASE
PO BOX 15298
WILMINGTON, DE 19850

DEPARTMENT OF REVENUE
PO BOX 281041
HARRISBURG, PA 17128

MCCABE WEISBERG CONWAY
123 S BROAD STREET
14TH FLOOR
PHILADELPHIA, PA 19109

DISCOVER FIN SVCS LLC
PO BOX 15316
WILMINGTON, DE 19850

PPL ELECTRIC UTILITIES
827 HAUSMAN ROAD
ALLENTOWN, PA 18104

GE CAPITAL RETAIL BANK
PO BOX 965004
ORLANDO, FL 32896

SEARS/CBNA
PO BOX 6283
SIOUX FALLS, SD 57117

GECRB/DICKS
PO BOX 965005
ORLANDO, FL 32896

TD BANK USA/TARGETCRED
PO BOX 673
MINNEAPOLIS, MN 55440

GECRB/JCP
PO BOX 984100
EL PASO, TX 79998

THD/CBNA
PO BOX 6497
SIOUX FALLS, SD 57117

GECRB/SEARS INSTALLMEN
C/O 900 CONCOURSE DR
RAPID CITY, SD 57703

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b)
OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total fee \$306)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny

your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$46 administrative fee: Total fee \$1,213)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

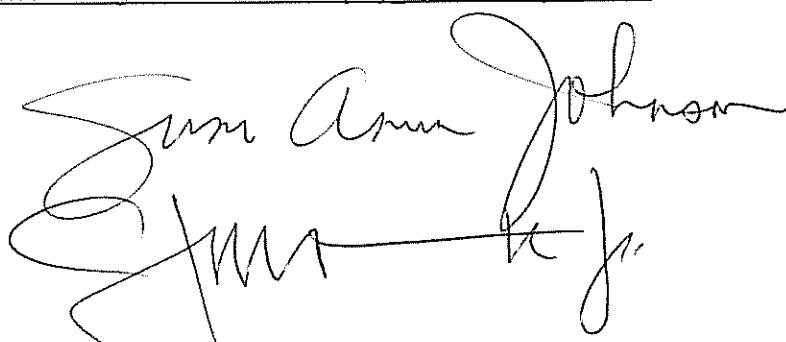
Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

A handwritten signature in black ink, appearing to read "Sum Ann Johnson, Jr." The signature is fluid and cursive, with "Sum Ann" on top and "Johnson, Jr." on the bottom, separated by a small vertical line.